

### ABSTRACT OF THE DISCLOSURE

A credit limit recommendation helps customers more easily manage credit decisions. The credit limit recommendation has two guidelines: an aggressive limit and a conservative limit. The recommendation may be a specific dollar amount or a range or other information. The guidelines are based on an historical analysis of credit demand of customers in a business information database having a similar profile to the business being evaluated with respect to employee size and industry. The feature is available as a clickable link and each recommendation may be billed separately or as part of a subscription service.